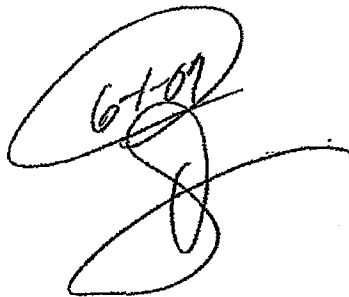


Dennis E. Hecker

Personal Financial Statement

June 1, 2007



Dennis E. Hecker
Personal Financial Statement
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Privileged, Personal And Confidential

Dennis E. Hecker
Personal Financial Statement
Summary Balance Sheet
June 1, 2007

Assets

Personal Assets

Cash	9,588,768	
Investment And Retirement Accounts	4,803,800	
Notes Receivable And Personal Investments	22,588,500	
Real Estate	43,050,000	
Total Personal Assets		79,209,268

Business Assets

Investment In Dealerships	70,876,000	
Investment In Other Business	141,287,000	
Investment In Real Estate	56,776,289	
Total Business Assets		268,939,289
Total Assets		348,148,549

Liabilities And Net Worth

Personal Debt

Notes Payable - Personal Debt	1,772,000	
Real Estate Mortgages	21,058,000	
Total Personal Debt		22,830,000

Business Debt

Notes Payable - Business Debt	71,545,000	
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Income Taxes

Current	1,500,000	
Deferred	11,000,000	
Total Income Taxes		12,500,000

Total Liabilities	106,875,000
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Net Worth	241,273,549
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Total Liabilities And Net Worth	348,148,549
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Dennis E. Hecker
Personal Financial Statement - Personal Assets
Supporting Schedule 1 - Cash

Cash

Wells Fargo

Primary Checking 1,563,207
Other Checking Accounts 68,000

Total Wells Fargo 1,631,207

Bremer Bank

Checking & Savings 2,483,571

Total Bremer Bank 2,483,571

US Bank

Checking 1,216,000
Savings And Other 140,000

Total US Bank 1,356,000

Other Cash

TCF 1,102,000
Crown Bank 1,048,230
Alliance Bank 663,840
Drake Bank 401,407
VISIONBank 378,000
Venture Bank 267,000
Premier Bank 106,258
Lakes State Bank 37,000
First National Bank of Hudson 18,167
First Federal 13,000
Cash On Hand 50,000

Total Other Cash 4,705,882

Total Cash 9,566,760

Dennis E. Hecker
Personal Financial Statement - Personal Assets
Supporting Schedule 2 - Investment And Retirement Accounts

Investment / Retirement Accounts

Investment Accounts

JP Morgan Securities	2,284,000
USB Financial Services	880,000
Stifel, Nicolaus & Company	342,000
Community National Bank - Certificate Of Deposit	225,000

Total Investment Accounts

3,731,000

Retirement Accounts

US Bank 401 (K)	272,000
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Total Retirement Accounts

272,000

Total Investment And Retirement Accounts

4,003,000

Dennis E. Hecker
Personal Financial Statement - Personal Assets
Supporting Schedule S - Notes Receivable And Personal Investments

Notes Receivable / Personal Investments

Notes Receivable

Various Individuals	676,000	Personal Loans
Jacob Holdings Of Plymouth	380,000	Terra Farm Project
Total Notes Receivable		656,000

Personal Investments

DEH Funding LLC - Various Projects	12,768,000
Miscellaneous Personal Property	2,750,000
Hunter Ridge Partners Stock Investments	1,947,600
Investment in Bellanotte Restaurant	685,000
Hateras Boat	600,000
Investment in Abra Auto Body	600,000
Myth Financial Project	600,000
Investment in Champps Restaurants	460,000
Lakeland Property Deposit	300,000
Silver Cliff Property Deposit	272,000
Investment in Oceanaire Restaurant	200,000
Investment in Transcend Communications	200,000
Skyscape Deposit	180,000
Investment in RWB Development Company LLC	100,000
Investment in Spring Hill	80,000
Investment in Venture Bank	60,000
Investment in Apollo Diamond	50,000
Investment in Brenner Financial Corp	2,000

Total Personal Investments

21,634,600

Total Notes Receivable And Personal Investments

22,690,600

Dennis E. Hecker
Personal Financial Statement - Personal Assets
Supporting Schedule 4 - Real Estate

Real Estate & Related Mortgage Debt

Property Description	Cost	Estimated Value	Mortgage Balance	Lender
Aspen Residence	6,400,000	13,000,000	6,000,000	TCF
New Cross Lake Residence	8,000,000	10,500,000	5,345,000	Wells Fargo / Countrywide
Hunter Drive Residence	13,000,000	10,000,000	6,000,000	TCF
Vaquero Residence	2,800,000	3,500,000	1,960,000	Wells Fargo
Cross Lake Residence	1,350,000	2,200,000	1,469,000	Wells Federal
Northridge - Previous Residence	1,350,000	1,800,000	853,000	GMAC
Bayport Boat Slips	455,000	1,000,000	0	
Mariner Condominium	260,000	350,000	66,000	Anchor Bank
Plymouth - Seniors Condominium	257,500	300,000	162,000	American Bank
Mariner Condominium	200,000	250,000	72,000	Anchor Bank
Eden Valley Home	120,000	160,000	91,000	InterBank
Total	34,200,500	43,050,000	21,058,000	

Dennis E. Hecker

Personal Financial Statement - Business Assets

Supporting Schedule 5 - Investment in Dealerships

**Investment in
Dealerships**

Dealership	Estimated Value Hecker Ownership	Hecker Ownership
<i>Inver Grove Holdings LLC</i>	<i>25,917,000</i>	<i>100%</i>
<i>Rosedale Dodge LLC</i>	<i>6,997,000</i>	<i>100%</i>
<i>Braimard Toyota</i>	<i>6,500,000</i>	<i>100%</i>
<i>Stillwater Ford Lincoln - Mercury, Inc.</i>	<i>4,923,000</i>	<i>100%</i>
<i>Southview Chevrolet Co</i>	<i>4,464,000</i>	<i>100%</i>
<i>Lake Country Auto Center, Inc.</i>	<i>4,467,000</i>	<i>100%</i>
<i>Inver Grove Hyundai LLC</i>	<i>3,283,000</i>	<i>100%</i>
<i>Denny Hecker's Cadillac - Pontiac - GMC, Inc.</i>	<i>3,238,000</i>	<i>100%</i>
<i>Monticello Motors LLC</i>	<i>2,591,000</i>	<i>100%</i>
<i>Monticello Ford - Mercury, Inc.</i>	<i>2,458,000</i>	<i>50%</i>
<i>St Cloud Hyundai LLC</i>	<i>2,142,000</i>	<i>100%</i>
<i>Walden Fleet Group, Inc. / Car City</i>	<i>1,919,000</i>	<i>100%</i>
<i>Forest Lake Imports LLC</i>	<i>1,457,000</i>	<i>100%</i>
<i>AutoCal LLC - Redwood City</i>	<i>500,000</i>	<i>100%</i>
Total Investment in Dealerships	70,876,000	

Dennis E. Hecker
Personal Financial Statement - Business Assets
Supporting Schedule 6 - Investment in Other Business

**Investment in
Other Business**

Company / Business	Estimated Value Hecker Ownership	Hecker Ownership	Nature Of Business
Advantage Rent A Car	62,400,000	100%	Dailey Car Rental
Rosedale & Walden Leasing	40,860,000	100%	Fleet Leasing
Austin Capital LLC	4,500,000	100%	Dailey Car Rental
ANC Investments	4,033,000	100%	Alamo Investment
Walden Fleet Sales Group, Inc.	3,250,000	100%	Fleet Sales
Advantage Franchise Licensing	18,000,000	100%	Franchising
IFR Group, Inc.	2,900,000	50%	Executive Recruitment
Aviation Operations	1,500,000	100%	Management
Northstate Financial Corporation	1,466,000	100%	Wholesale Finance
Rosedale Leasing LLC	794,000	100%	Wholesale Finance
Other Businesses	686,000	100%	Various
Denny Hecker Mortgage LLC	500,000	100%	Mortgage
Automotive Credit Superstore/Freedom First Financial	500,000	100%	Sub Prime Finance
Total Investment In Other Business	141,287,000		

* Business Values Shown Net Of Working Capital / Start Up Financing

Dennis E. Hecker
Personal Financial Statement - Business Assets
Supporting Schedule 7 - Investment in Real Estate

**Investment in
Real Estate**

Summary	Estimated Value Total Ownership	Current Debt	Estimated Equity Hecker Ownership
Total Affiliated Dealerships (Schedule 7A)	124,220,000	87,511,000	33,280,769
Total Other Investment / Rental Property (Schedule 7B - 1)	44,235,000	30,458,000	13,594,400
Total Other Investment / Rental Property (Schedule 7B - 2)	70,166,000	49,805,000	8,891,100
Total Investment in Real Estate	238,621,000	167,774,000	56,776,269

Note: Estimated Hecker Equity is Adjusted For Actual Ownership Percentage.

Dennis E. Hecker
Personal Financial Statement - Business Assets
Supporting Schedule 7A - Investment in Real Estate

**Investment in
Real Estate**

Company	Estimated Value Total Ownership	Current Debt	Estimated Equity Hecker Ownership	Hecker Ownership	Nature Of Business
Affiliated Dealerships					
Jacob Holdings Of Monticello LLC	14,200,000	7,989,000	6,962,580	98%	Dealership / Other Property
WBDH Realty LLP	16,455,000	11,628,000	4,827,000	100%	Dealership Property
Jacob Holdings Of Redwood City LLC	12,650,000	7,058,000	3,425,308	80%	Dealership Property
Jacob Holdings Of Sandberg Road LLC	12,250,000	9,255,000	2,876,200	95%	Dealership Property
Jacob Holdings Of 60th Street LLC	5,510,000	3,467,000	1,961,220	98%	Dealership Property
Jacob Holdings Of Baxter LLC	8,050,000	4,285,000	1,719,800	98%	Dealership Property
Jacob Holdings Of Highway 110 LLC	10,080,000	5,247,000	1,682,880	98%	Dealership Property
Jacob Holdings Of Inver Grove LLC	6,800,000	3,088,000	1,664,640	98%	Dealership Property
Jacob Holdings Of Hudson LLC	3,725,000	2,245,000	1,420,800	95%	Dealership Property
Jacob Holdings Of Long Lake Road LLC	5,500,000	4,099,000	1,346,920	98%	Dealership Property
Jacob Holdings Of Mendota Road LLC	8,380,000	4,913,000	1,283,520	98%	Dealership Property
Jacob Holdings Of Waite Park LLC	5,775,000	5,542,000	1,483,590	98%	Dealership / Other Property
Jacob Holdings Of South Robert Trail LLC	4,770,000	3,647,000	1,178,880	98%	Dealership Property
Jacob Holdings Of Roseville LLC	3,930,000	2,876,000	919,620	98%	Dealership Property
Jacob Holdings Of Forest Lake LLC	2,600,000	1,785,000	782,400	98%	Dealership / Other Property
Jacob Holdings Of Akron Avenue LLC	4,340,000	3,658,000	760,720	98%	Dealership Property
Jacob Holdings Of Highway 371 LLC	1,410,000	1,100,000	257,000	98%	Dealership Property
Jacob Holdings Of St Cloud LLC	750,000	520,000	220,000	98%	Dealership Property
Total Affiliated Dealerships	124,220,000	67,511,000	33,280,789		

Dennis E. Hecker
Personal Financial Statement - Business Assets
Supporting Schedule VB - 1 - Investment in Real Estate

**Investment in
Real Estate**

Company	Estimated Value Total Ownership	Current Debt	Estimated Equity Hecker Ownership	Hecker Ownership	Nature Of Business
Other Investment / Rental Property					
Eden Prairie Auto Properties LLP	11,450,000	7,535,000	3,915,000	100%	Investment / Rental Property
Sydney Holdings Of Oak Park Heights (Jordan)	5,515,000	2,711,000	2,804,000	100%	Investment / Rental Property
DEH Properties LLC	3,050,000	1,540,000	1,510,000	100%	Corporate Headquarters
Jacob Holdings Of Texas	2,300,000	1,980,000	1,280,000	98%	Investment / Rental Property
Whitson Properties Of Forest Lake LLP	2,525,000	2,280,000	1,235,000	100%	Investment / Rental Property
Jacob Holdings Of Burnsville LLC	2,200,000	1,085,000	1,085,000	96%	Investment / Rental Property
Jacob Holdings Of St Louis Park LLC	1,850,000	1,045,000	880,800	88%	Investment / Rental Property
Jacob Holdings Of Maplewood	9,360,000	2,844,000	495,260	95%	Investment / Rental Property
Sydney Holdings Of St Louis Park LLC	885,000	251,000	415,640	96%	Investment / Rental Property
Jacob Holdings Of Blaine LLC	2,550,000	2,257,000	271,680	96%	Investment / Rental Property
Ninth Financial (6H Investments LLC)	450,000	285,000	145,920	96%	Investment / Rental Property
Jacob Holdings Of Glen Avenue LLC	500,000	350,000	144,000	88%	Investment / Rental Property
Total Other Rental Property	44,235,000	30,458,000	13,594,460		

Dennis E. Hecker
Personal Financial Statement - Business Assets
Supporting Schedule 7B - 2 - Investment in Real Estate

**Investment in
Real Estate**

Company	Estimated Value Total Ownership	Current Debt	Estimated Equity Hecker Ownership	Hecker Ownership	Nature Of Business
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Other Investment / Rental Property

NIKDEN OF Edgewater LLC	9,760,000	4,380,000	2,681,000	50%	Investment Property
Michael Holdings Of Baxter LLC	10,000,000	7,716,000	1,149,600	50%	Investment Property
Jacob Holdings Of Stinson LLC	9,000,000	6,125,000	1,126,000	50%	Investment Property
Jacob Holdings Of Edgewater LLC	1,850,000	565,000	1,114,000	100%	Investment Property
Jacob Holdings Of Nestor Falls LLC	2,000,000	600,000	700,000	50%	Investment Property
NIKDEN LLC	3,600,000	2,703,000	390,500	50%	Investment Property
NIKDEN Of Minnetonka LLC	3,000,000	2,252,000	304,000	50%	Investment Property
NIKDEN Of Oakdale LLC	2,700,000	1,519,000	390,500	50%	Investment Property
Terra Farm LLC	2,700,000	2,248,000	363,500	25%	Investment Property
Jacob Holdings Of City Road 96 LLC	650,000	662,000	208,600	50%	Investment Property
H & M Holdings Of Mandota LLC	3,950,000	2,600,000	226,000	50%	Investment Property
HHR Copper Oaks	600,000	365,000	242,000	100%	Investment Property
Jacob Holdings Of Silver Cliff LLC	545,000	773,000	166,120	96%	Investment Property
Clearwater Retail Center LLC	1,600,000	1,363,000	143,500	33%	Investment Property
Jacob Holdings Of Barbours LLC	650,000	611,000	133,400	96%	Investment Property
HHR Whisperwood LLC	800,000	653,000	122,600	60%	Investment Property
Phildan LLC	600,000	400,000	100,000	50%	Investment Property
Sydney Holdings Of Cross Lake LLC	301,000	208,000	69,280	96%	Investment Property
Jacob Holdings Of Wisconsin LLC	75,000	0	72,000	96%	Investment Property
Hecker & Holmurs Projects	16,477,000	16,975,600	61,000	50%	Investment Property

Total Other Investment Property	70,169,000	49,809,600	6,894,700		
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Dennis E. Hecker
Personal Financial Statement - Personal Debt
Supporting Schedule B - Notes Payable

Notes Payable - Personal Debt

Lender	Balance	Description
TCF	1,154,000	Aspen / Bohms Point Property Purchase
CEMB Lending	416,000	Hatteras Purchase
US Bank	202,000	2nd Mortgage
Total Notes Payable		1,772,000

Dennis E. Hecker
Personal Financial Statement - Business Debt
Supporting Schedule 9 - Notes Payable

Notes Payable - Business Debt

Lender	Balance	Description
DaimlerChrysler	31,611,600	Revolving Business Line
Sagecrest	16,000,000	Advantage Business Development
DaimlerChrysler	10,000,000	Advantage Rent A Car Purchase
Vision Bank	3,000,000	Various Business Projects
Toyota Financial Services	2,600,000	Toyota Purchase
J.P. Morgan / BankOne	1,833,000	Various Affiliated Real Estate Companies
Alan Elda	1,630,000	Monticello Ford Purchase
World Omni Financial Corporation	1,250,000	General Business
Bremer Bank	1,000,000	Various Business Projects
DaimlerChrysler	980,000	Toyota Volkswagen Purchase
Community National Bank	800,000	Various Business Projects
Alliance Bank	685,000	Various Business Projects
Crown Bank	450,000	Investment Purchase
Gilbert Family	364,000	Business Purchase
Venture Bank	250,000	Various Business Projects
Drake Bank	250,000	Various Business Projects
Total Notes Payable	71,546,000	

Dennis E. Hecker
Personal Financial Statement - Income Taxes
Supporting Schedule 10 - Income Taxes

Income Taxes

Current

Federal And State Income Taxes **1,500,000**

Total Current Taxes

1,500,000

Deferred

Corporate Pass Through Timing Differences **11,000,000**

Total Deferred Taxes

11,000,000

Total Income Taxes

12,500,000

Corporate Timing Differences Passed Through To Mr. Hecker Are Due Primarily To Accelerated Tax Depreciation.

The Timing Of The Realization Of Any Actual Tax Liability Related To Deferred Taxes Cannot Currently Be Determined.